

**Information to identify the case:**

Debtor 1	<b>Maria Reascos</b>		Social Security number or ITIN xxx-xx-9694	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court		District of New Jersey		
Case number: <b>18-15204-SLM</b>				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria Reascos

9/23/21

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Maria Reascos  
Debtor

Case No. 18-15204-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 23, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Maria Reascos, 211 E 8th Ave, Roselle, NJ 07203-2033
aty	+ Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711
cr	+ FLAGSTAR BANK, FSB, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517392060	Atlantic Health System -Patient Financial, 100 Madison Ave, Morristown, NJ 07960-6136
517648136	Internal Revenue Service, 333 W. Pershing Rd., Kansas City, MO 64999-0193
517392065	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
517606969	+ Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100, Livingston, New Jersey 07039-1711
517648135	Skin Laser - Hillsborough, 105 Raider Blvd. Ste. 203, Hillsborough, NJ 08844-1528
517643682	+ Union County College, 1033 Springfield Ave, Cranford, NJ 07016-1598

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 23 2021 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 23 2021 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: BL-TOYOTA.COM	Sep 24 2021 00:28:00	Toyota Motor Credit Corporation c/o BECKET & LEE L, P.O. Box 3001 Dept., Malvern, PA 19355-0701
517392061	EDI: CHASEAUTO	Sep 24 2021 00:28:00	Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
517392062	+ EDI: CHASEAUTO	Sep 24 2021 00:28:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave MSC AZ1-1191, Phoenix, AZ 85004-1071
517678164	+ EDI: IRS.COM	Sep 24 2021 00:28:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517392064	Email/Text: cashiering-administrationservices@flagstar.com	Sep 23 2021 20:26:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
517392063	Email/Text: cashiering-administrationservices@flagstar.com	Sep 23 2021 20:26:00	Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Dr, Troy, MI 48098-2639
517392066	EDI: RMSC.COM	Sep 24 2021 00:28:00	Synch/lowes, PO Box 965005, Orlando, FL 32896-5005
517654762	+ EDI: RMSC.COM	Sep 24 2021 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517393624	+ EDI: RMSC.COM	Sep 24 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517392067	EDI: RMSC.COM	Sep 24 2021 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO

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517392068	EDI: TFSR.COM	Sep 24 2021 00:28:00	Box 965060, Orlando, FL 32896-5060
517392069	EDI: TFSR.COM	Sep 24 2021 00:28:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
517863674	EDI: BL-TOYOTA.COM	Sep 24 2021 00:28:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517623451	+ EDI: AIS.COM	Sep 24 2021 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517392070	EDI: WFFC.COM	Sep 24 2021 00:28:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
517392071	EDI: WFFC.COM	Sep 24 2021 00:28:00	Wells Fargo Bank, PO Box 10438, Des Moines, IA 50306-0438
517544010	+ EDI: WFFC.COM	Sep 24 2021 00:28:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, Saint Louis Park, MN 55426-4938
517680410	EDI: WFFC.COM	Sep 24 2021 00:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517392072	EDI: WFFC.COM	Sep 24 2021 00:28:00	Wf PII, PO Box 94435, Albuquerque, NM 87199-4435

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517673776		FLAGSTAR BANK, FSB
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517643681	*+	Internal Revenue Services, POBox 9012, Holtsville, NY 11742-9012

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2021 at the address(es) listed below:

Name	Email Address
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Barry J. Roy	on behalf of Trustee Jay L. Lubetkin broy@rltlawfirm.com
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Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Jay L. Lubetkin

on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com  
NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Mary Ann McField

on behalf of Debtor Maria Reascos mary@mcfieldlaw.com G1557@notify.cincompass.com

Melissa N. Licker

on behalf of Creditor Flagstar Bank FSB mlicker@hillwallack.com, mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 9